

Form ntchrgbk

UNITED STATES BANKRUPTCY COURT

District of New Jersey
402 East State Street
Trenton, NJ 08608

Case No.: 24-16085-CMG
Chapter: 13
Judge: Christine M. Gravelle

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Alan Houghton
137 Richard Street
Brick, NJ 08724

Carrie Houghton
137 Richard Street
Brick, NJ 08724

Social Security No.:

xxx-xx-1182

xxx-xx-8311

Employer's Tax I.D. No.:

NOTICE OF HEARING

PLEASE TAKE NOTICE that a hearing will be held at

Courtroom 3, Clarkson S. Fisher, U.S. Courthouse, 402 E. State St., Trenton, NJ 08608-1507

on 9/3/25 at 09:00 AM

to consider and act upon the following:

76 – Creditor's Certification of Default (related document:40 Order on Motion For Relief From Stay) filed by Denise E. Carlon on behalf of CAPITAL ONE, N.A.. Objection deadline is 08/6/2025. (Attachments: # 1 Exhibit A – Court-Approved Stipulation # 2 Exhibit B – Certification of Creditor # 3 Proposed Order # 4 Certificate of Service) (Carlon, Denise)

Dated: 8/5/25

Jeanne Naughton
Clerk, U.S. Bankruptcy Court

In re:
Alan Houghton
Carrie Houghton
Debtors

Case No. 24-16085-CMG
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin

Page 1 of 2

Date Rcvd: Aug 05, 2025

Form ID: ntchrgbk

Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 07, 2025:

Recip ID	Recipient Name and Address
db/jdb	+ Alan Houghton, Carrie Houghton, 137 Richard Street, Brick, NJ 08724-3684

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 07, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 5, 2025 at the address(es) listed below:

Name	Email Address
Albert Russo	docs@russotrustee.com
Denise E. Carlson	on behalf of Creditor CAPITAL ONE N.A. dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Denise E. Carlson	on behalf of Creditor DISCOVER BANK dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Elizabeth K. Holdren	on behalf of Creditor CARRINGTON MORTGAGE SERVICES LLC eholdren@hillwallack.com, hwbknj@hillwallack.com;eholdren@ecf.courtdrive.com;kgardiner@HillWallack.com
James J. Cerbone	on behalf of Debtor Alan Houghton jamescerboneesq@gmail.com 23855@notices.nextchapterbk.com

District/off: 0312-3

User: admin

Page 2 of 2

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James J. Cerbone

on behalf of Joint Debtor Carrie Houghton jamescerboneesq@gmail.com 23855@notices.nextchapterbk.com

Matthew K. Fissel

on behalf of Creditor CAPITAL ONE N.A. bkgroup@kmlawgroup.com, matthew.fissel@brockandscott.com

Sherri R. Dicks

on behalf of Creditor CARRINGTON MORTGAGE SERVICES LLC sdicks@raslg.com, shrdlaw@hotmail.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

William E. Craig

on behalf of Creditor Mercedes-Benz Vehicle Trust successor in interest to Daimler Trust wcraig@egalawfirm.com
mortoncraigecef@gmail.com;alapinski@egalawfirm.com

William E. Craig

on behalf of Creditor AmeriCredit Financial Services Inc. dba GM Financial wcraig@egalawfirm.com,
mortoncraigecef@gmail.com;alapinski@egalawfirm.com

TOTAL: 11